

**IN THE SPECIFICATION:**

Please replace the paragraph starting on page 14, line 4 and ending on page 14, line 19 with the following paragraph:

The results, sub-items, and rules of enforcement of sub-item combinations 220 are preferably sent in a single transmission to the client 212. The user interface 216 can display the personalized results and the sub-items as data values. The user at the client 212 is provided with interactive options 223 related to the personalized data values, which allows the user to interact with the data values and manipulate the data values with user input directed to the interactive options 223. Namely, the user can dynamically compute and generate personalized results from a remote location by interacting with displayed data. In addition, a control module ~~[[226]]~~ 224 is preferably sent from the server to the client or created dynamically on the client 212, and is located on the client 212 during user interaction with the data values. The control module 224 provides real time user interactivity by controlling the transmitted results, sub-items and rules of enforcement and processing the user input for allowing dynamic manipulation of the data values and dynamic prevention of data value conflicts.

Please replace the paragraph starting on page 29, line 8 and ending on page 29, line 16 with the following paragraph:

Further, for certain results, the user is prevented from creating sub-item or dependency conflicts ~~and resolving potential conflicts (box 518)~~. The transmitted rules of enforcement (boxes 518 and 520) contain all potential configurable conflicts between sub-items and utilize a logic processor. The logic processor uses logic principles to prevent the user from creating sub-item combination conflicts and to resolve any potential conflicts during user adjustment of the sub-items. An example of this is if a user enters incorrect car mileage information, such as alpha-characters instead of numerical characters.